

FIG. 1

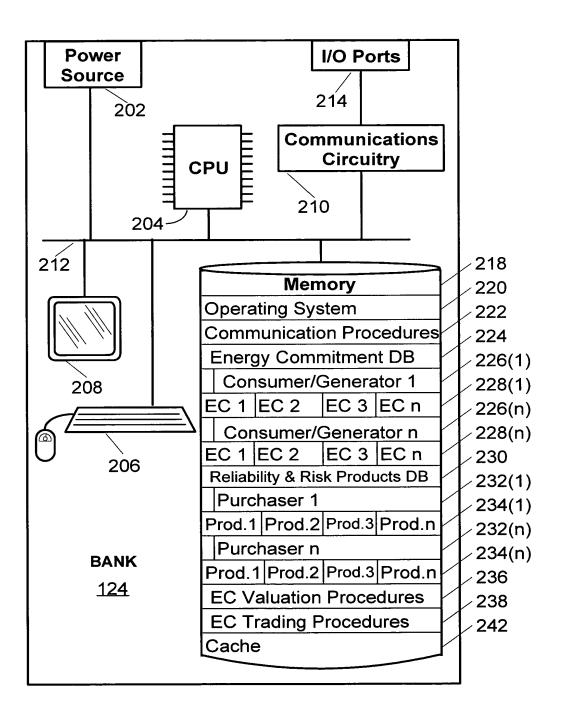


FIG. 2

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Bank Purchasing ECs

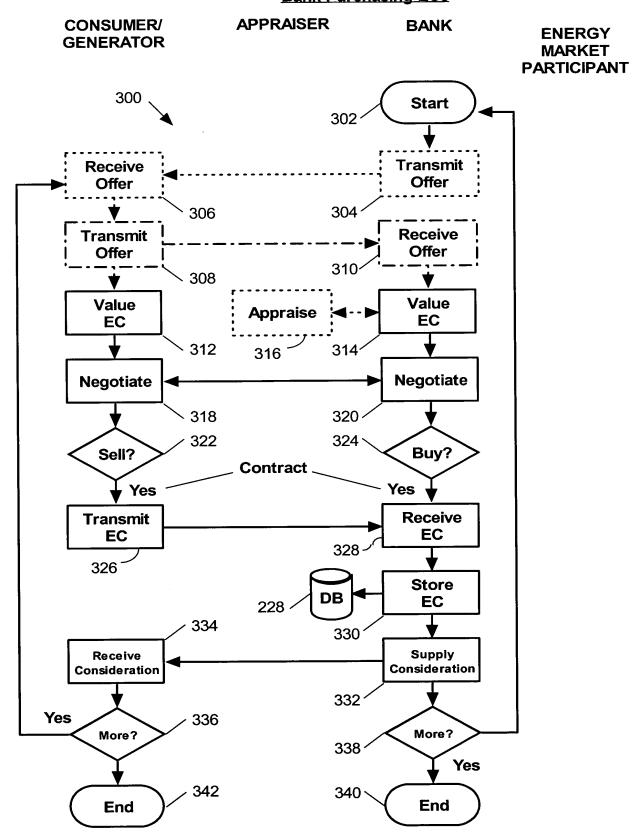


FIG. 3A

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